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 Sep-26-01 03:46PM From:CHUBB ADM HR MKTG 13124869264 T-252 P.04/04 F-173

Memo

To: Doug Baillie
 From: Tim Scenong
 Date: 05/07/01
 Re: The Regional Role In 2001

Regional roles have been recently redefined. These changes center on our desire to reduce the layers of oversight, and limit the sources of direction in business planning and operational decision making. At the same time, our Zone continues to need the engagement of Regional leaders as resources for conducting business providing referral sources for underwriting decisions, and fostering collaboration guidelines in implementing our business strategy. Simply stated, the Regional role provides a coordination of resources and an access point for guidance and ensure speed in decision making on a manageable scale.

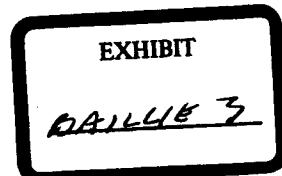
A Regional Manager/Leader is no longer:

- An additional management layer for assessing people, monitoring individual performance, or keeping score
- A required "step"/base to be touched in receiving authority or making a decision

Regional Manager/Leaders are:

- Resources available to be accessed or engaged where needed to support and guide business practices, provide expertise in planning, and assist in tactical execution or decision making
- A review source to review practices through the territory, and provide guidance to ensure consistency or integrity in business practices

Each Regional Manager's accountability might vary based upon specific business needs and/or skills of the people within that territory. The application of this Regional role must be directed and clearly defined by the Regional Branch Manager. Clearly, the Zones rely upon the Regionals for feedback on business performance and as an alternative for accessing authority in day-to-day decisions. The Regional Branch Manager must also work closely with the Zone Practice Leader to evaluate the skills and capacity within each practice in their Region, and ensure we provide capacity toward the best opportunities to support our business. This assessment by the Regional Branch Manager determines the degree of engagement and the metrics for assessing performance of the Regional Practice Leaders.



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Exhibit F